

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

Dennis E. Hecker,  
Debtor.

Case No. BKY 09-50779  
Chapter 7 Case

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**DEBTOR'S VERIFIED RESPONSE TO CHRYSLER FINANCIAL'S MOTION  
OBJECTING TO THE DEBTOR'S CLAIMED HOMESTEAD EXEMPTION**

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**INTRODUCTION**

Debtor Dennis E. Hecker ("Debtor") files this Response (the "Response") to Chrysler Financial Services Americas LLC, f/k/a DaimlerChrysler Financial Services Americas LLC's ("Chrysler Financial") Motion Objecting to the Debtor's Claimed Homestead Exemption (the "Objection"). Because application of the "reverse pierce" doctrine is appropriate in the instant case, Debtor has properly claimed a homestead exemption created by Minn. Stat. § 510.01 and the Objection should be overruled.

**FACTUAL BACKGROUND**

Except to the extent noted in this section, the facts relevant to this Response are set forth in the Objection. All capitalized terms have the meaning ascribed to them in the Objection.

**1. Debtor Is Claiming the Exemption on the 11700 Cross Avenue Property.**

In footnote 4 of the Objection, Chrysler Financial expresses its uncertainty regarding which property Debtor is claiming for purposes of the homestead exemption. Chrysler Financial assumes for the purposes of its Objection that Debtor intended to claim the homestead exemption on property located at 11700 Cross Avenue, rather than 11706 Cross Avenue. This assumption is correct; Debtor is claiming a homestead exemption on the property located at 11700 Cross Avenue. Debtor is preparing and will file and serve the amendment to Schedule C correcting this error.

**2. The Exemption Amount is \$330,000.**

In paragraph 17 of the Objection, Chrysler Financial notes that Debtor indicated on Schedule C that the value of his claimed homestead exemption was \$0. In the amendment to schedule C, Debtor intends to change the value of his claimed homestead exemption to an amount up to \$330,000.<sup>1</sup>

**3. Jacob Holdings of Cross Lake and Jacob Properties of Minnesota are Controlled by the Debtor.**

The Homestead Property is titled in the name of Jacob Holdings of Cross Lake, LLC (“JH Cross Lake”) and not by Debtor personally. All member units of JH Cross Lake are owned by Jacob Properties of Minnesota LLC (“JPM”). Debtor directly owned 91% of JPM units. Of the remaining units, approximately 5% are held by Rosedale Dodge, Inc., which in turn was wholly owned by Debtor. Thus, Debtor directly and indirectly owned 96% of the JPM units. The remaining 4% of JPM units are held by four separate trusts, each of which holds 1% of the JPM units. The trusts were established by Debtor and the beneficiaries are Debtor’s children. Two of Debtor’s minor children reside with him from time to time in the Homestead Property.

**4. There Are Three Cross Lake Properties.**

Through JH Cross Lake, Debtor owned, at the filing date, three properties in Crosslake, Minnesota. These properties are: (a) Tract A, located at 11614 Echo Bay Drive, Crosslake, Minnesota 56442; (b) Tract B, located at 11706 Cross Avenue, Crosslake, MN 56442; and (c) Tract C, located at 11700 Cross Avenue, Crosslake, MN 56442. Tract C is the property being claimed by Debtor as his homestead (hereinafter, the “Homestead Property”). Tracts A and B are adjacent to the Homestead Property (collectively, the “Adjacent Properties”). Debtor held

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<sup>1</sup> Minn. Stat. § 510.02 subd. 1 limits the size of the homestead exemption to \$330,000 for non-agricultural property. Debtor does not assert that he is entitled to an exemption in an amount greater than the limits imposed by § 510.02.

the Homestead and Adjacent Properties through JH Cross Lake merely as a convenience relating to his pre-nuptial agreement with his wife. *See* Transcript of § 341 Meeting, p. 76, attached as Exhibit A (Debtor testified that the limited liability entities were created so that his spouse would not share “any of the upside or any of the downside” of ownership).

**5. TCF Holds the Mortgages and Notes on the Properties.**

As of the petition date, TCF National Bank (“TCF”) held three notes executed by JH Cross Lake in the aggregate principal amount of approximately \$6.5 million (the “Notes”), plus accrued and accruing interest. Pursuant to that certain Combination Mortgage, Security Agreement and Fixture Financing Statement dated June 22, 2007, all three Notes are secured by a mortgage covering all three Tracts. Debtor also personally guaranteed all three Notes.

**6. The Value of the Homestead Property Is Less Than the Tax-Assessed Value.**

Chrysler Financial asserts that the Homestead Property is worth approximately \$8.9 million, and the Adjacent Properties are worth approximately \$2.9 million collectively, for a combined total of \$11.8 million. In determining the value of the Homestead Property, Chrysler Financial relied on the estimated market value articulated by the Crow Wing County Assessor (the “Crow Wing County Assessment”). *See* Objection, Ex. 1. This assessment fails to take into account the precipitous decline in the value of real estate.

In contrast to the tax assessed value of \$8.9 million, Debtor valued the Homestead Property at \$3.983 million on Schedule A of his petition and schedules. Debtor based this value on a broker’s opinion of value obtained from Larson Group Real Estate. A copy of the valuation letter is attached as Exhibit B. This valuation considers recent changes in the real estate market and consequently, is likely more accurate than the Crow Wing County Assessment. Debtor

values the Adjacent parcels at \$1,850,000 collectively, based on the same broker's opinion of value (for a combined total of \$5.833 million).

At the request of the Trustee, Debtor has given access to all three parcels to the Trustee and the Trustee has obtained a separate market analysis, a copy of which is attached as Exhibit C. That analysis suggests a listing price for all three parcels combined of between \$7.85 million and \$8.05 million, and the Homestead Property specifically as between \$5.5 and \$6 million.

Even if the Trustee's listing price is an accurate valuation, in light of the TCF liens (\$6.5 million) and Debtor's homestead exemption claim (\$330,000), and taking into account the time delay for selling high-end real estate, coupled with the ongoing costs of the property for taxes, maintenance and upkeep, and accruing interest on the mortgage debt, there likely is no realizable equity in the Homestead Property for the estate.

### **LEGAL ANALYSIS**

#### **A. An Individual May Homestead Property Owned by a Limited Liability Company.**

Pursuant to Minnesota law, a "house owned and occupied by a debtor as the debtor's dwelling place, together with the land upon which it is situated . . . shall constitute the homestead of such debtor and the debtor's family, and be exempt from seizure or sale under legal process on account of any debt." Minn. Stat. § 510.01. Although the statute limits the homestead designation to a house owned and occupied by a debtor, Minnesota courts have nonetheless concluded that a home occupied by an individual but owned by a limited liability entity may be claimed as the homestead of the occupant. *See Cargill, Inc. v. Hedge*, 375 N.W.2d 477 (Minn. 1985); *State Bank in Eden Valley v. Euerle Farms, Inc.*, 441 N.W.2d 121 (Minn. Ct. App. 1989). In a reverse pierce, the corporate entity is "set aside so protections that are available to noncorporate entities or individuals would be available to the shareholder to avoid injustice." *Id.*

(quoting *Miller & Schroeder, Inc. v. Gearman*, 413 N.W.2d 194, 198 (Minn. Ct. App. 1987) (Wozniak, J., dissenting)).

Minnesota courts have examined the following factors to determine if a reverse pierce is appropriate: (1) the degree of identity between the individual and his or her corporation; (2) the extent to which the corporation is an alter ego; and (3) whether others, such as a creditor or other shareholder, would be harmed by piercing the corporate veil. *Cargill*, 375 N.W.2d at 479.

In *Cargill*, the debtors transferred their property into a farm corporation. *Id.* at 478. In determining that there was close identity between the debtors and their corporation, the court relied on the following factors: (1) they had no lease with the corporation and paid no rent to the corporation; (2) the farmhouse was their family home; (3) the debtors owned all the stock in the corporation; and (4) they received no salary for their roles as officers of the corporation. *Id.* The fact that the debtors maintained some of the corporate formalities, such as keeping corporate minutes and filing corporate tax returns, did not prevent the court from concluding that the corporation was the alter ego of the individual claiming the exemption. *Id.*

In determining that no shareholder or creditor would be harmed by the reverse pierce, the court noted that “any unfairness [to Cargill] in allowing [the debtors] the homestead exemption is merely inherent in the exemption itself. Creditors are deemed to extend credit in awareness that, should an individual debtor default, a homestead is exempt.” *Id.* As a result, any unfairness to Cargill stemmed not from allowing the debtors to claim their property as exempt, but rather because Minnesota law allows a debtor to claim their homestead as exempt.

The court also recognized “strong policy reasons for a reverse pierce, . . . furtherance of the purpose of the homestead exemption.” *Id.* Minnesota has “long recognized the importance, notwithstanding the just demands of creditors, for a debtor’s home to be a ‘sanctuary.’” *Id.* The

homestead exemption is a “wise and humane policy,” not just for the debtor’s benefit, but also “in the interest of the state, whose welfare and prosperity so largely depend upon the growth and cultivation among its citizens of feelings of personal independence, together with love of country and kindred-sentiments that find their deepest root and best nourishment where the home life is spent and enjoyed.” *Ferguson v. Kumler*, 6 N.W. 618, 619 (Minn. 1880).

In *Euerle Farms, Inc.*, 441 N.W.2d at 124, the court allowed individuals to claim the homestead exemption in property owned by their corporation. The debtors in *Euerle Farms* transferred their land into a corporation and continued to occupy their homes. In concluding that a reverse pierce was appropriate, the court found a strong degree of identity between the debtors and their corporation. *Id.* The court found it significant that: (1) after incorporation, the parties continued to occupy and use their farm homes as their own and continued to receive real estate homestead tax exemptions on the property; (2) the debtors were corporate officers and owned all the corporate stock; (3) they did not pay rent to the farm corporation; and (4) although they received salaries for the work they performed, they did not receive salaries as corporate officers. *Id.*

**B. A Reverse Pierce is Appropriate in the Instant Case.**

Applying the analysis of the cases discussed above to the case at bar demonstrates that Chrysler’s Objection should be overruled. Such a holding is appropriate because: (1) JPM and JH Cross Lake are merely alter egos of Debtor; (2) no creditor or unitholder will be harmed by Debtor claiming the homestead exemption; (3) the Debtor personally made all the mortgage payments for the Homestead Property and loaned money to JH Cross Lake for improvements to the property; (4) JH Cross Lake has no ability to repay amounts owed to Debtor for improvements or mortgage payments made by Debtor; (5) the Debtor does not have a written

lease and never paid JH Cross Lake for use and occupancy of the Homestead Property; and (6) it is irrelevant when Debtor moved to the Homestead Property.

**1. JPM and JH Cross Lake are Alter Egos of Debtor.**

Debtor indirectly owns the Homestead Property through JH Cross Lake and JPM. As described above, Debtor owned directly or indirectly 96% of all JPM units. The remaining units were contributed by Debtor to trusts he established for the benefit of his children, including two minor children who reside with Debtor. Debtor has never paid rent to JH Cross Lake, and there is no written lease for the property. Moreover, as discussed below, Debtor paid the mortgage and taxes directly to TCF and the taxing authorities out of his own personal account.

Costs for improvements to the parcels were paid for by Debtor and were treated as advances to JH Cross Lake on its books and records. However, JH Cross Lake never repaid any of the advances, nor could it since it had no source of income. Accordingly, Debtor never had any expectation of repayment.<sup>2</sup> Additionally, Debtor was the sole governor, chief manager and president of JH Cross Lake, and the sole governor and president of JPM. He received no salary for his role as governor or officer of the entities. These minimal activities and interactions between Debtor and JH Cross Lake demonstrate that JH Cross Lake was never meant to function as an independent entity.

Moreover, it is uncontested that Debtor made all mortgage payments and property taxes on the Homestead Property, as well as the Adjacent Properties, out of his personal account.

Attached as Exhibit D is a copy of Debtor's personal cash activity from June 2007 through April

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<sup>2</sup> Shortly before the petition date, Debtor leased the Adjacent Properties to third parties. The rents collected so far have been turned over to the Trustee and are subject to the lien of TCF under the assignment of rents provision of its mortgage.

2008 demonstrating that he personally made the mortgage payments on the Homestead Property. Attached as Exhibit E are copies of bank statements from June 2008 through July 2009 for Debtor's personal checking account showing automatic withdrawals for mortgage payments made on the Homestead Property.

Chrysler Financial argues that "reverse piercing has never been permitted in a case like this one, which the Debtor deliberately created and holds virtually all of his property interests in dozens of entities." Memorandum of Law in Support of Motion Objecting to the Debtor's Claimed Homestead Exemption ("Memorandum"), at 4. That is incorrect. In both *Cargill* and *Euerle Farms*, the debtors did exactly that; namely, they deliberately created and held all of their property in limited liability entities.

Further, the fact that Debtor holds his property interests in dozens of such entities simply reinforces the notion that JH Cross Lake is the alter ego of Debtor. Specifically, Debtor held ownership interests in numerous limited liability entities, and almost all of them engaged in business activities (e.g., operation of automobile dealerships, operation of fleet leasing and sales, financing activities, or daily car rental operations). In contrast to the vast majority of them, however, JH Cross Lake did not engage in any business activities. Rather, it was organized by Debtor solely for familial and estate planning purposes. As such, it should be held to be Debtor's alter ego. See *U.S. v. Scherping*, 187 F.3d 796, 802 (8th Cir. 1999) (concluding that an entity may be deemed an "alter ego" when it is without economic substance).

**2. Allowance of the Homestead Exemption Will not Harm Debtor's Creditors or Other Unitholders of JPM.**

Any harm to Chrysler Financial as a result of Debtor's homestead exemption results from the homestead exemption itself. Chrysler Financial does not claim that it specifically relied on the ownership structure of the Homestead or Adjacent Properties in extending credit to Debtor or



Debtor's other businesses. JH Cross Lake was not a borrower from Chrysler Financial and did not guarantee the debts owed to Chrysler Financial by Debtor's business enterprises. Further, Chrysler Financial has not shown that it relied on the fact that Debtor did not directly own a home in extending credit to Debtor. Chrysler Financial's only complaint is that it claims a lien on Debtor's direct and indirect ownership interest of JPM and thus is somehow deprived of an asset.

This position is unfounded for two reasons. First, one can safely assume Chrysler Financial did not consider the lien material to its interests because it did not take steps to perfect its lien on Debtor's assets for more than six years after the lien was granted. Second, it is doubtful that Chrysler Financial's lien has any value since it will only be entitled to some payment once the creditors of JH Cross Lake and JPM are satisfied in full. Chrysler Financial's claimed interest, therefore, is simply too attenuated to be given any credence here. Chrysler Financial has made no arguments that would allow the Court to conclude that it would be harmed in some way beyond the harm inherent in the homestead exemption and the "wise and humane policy" that it represents. *Ferguson v. Kumler*, 6 N.W. 618, 619 (Minn. 1880).

Chrysler Financial also argues that a reverse pierce is inappropriate here because Debtor is not the sole owner of JPM. A reverse pierce of the corporate veil is appropriate where an individual owns all or substantially all of the ownership units of a limited liability entity. *See Roepke v. Western National Mutual Insurance Co.*, 302 N.W.2d 350, 352 (Minn. 1981) ("[C]ourts of equity have repeatedly held that where an individual owns all, or practically all, the stock of a corporation, the corporation and such individual will be regarded as one and the same if the equities of a case so require."). Here, Debtor owns, either directly or indirectly through Rosedale Dodge, 96% of all units of JPM, which owns 100% of all JH Cross Lake units. The

other JPM unitholders are trusts established by Debtor for the benefit of Debtor's family members, some of whom reside with Debtor at the Homestead Property.

**3. It is Irrelevant when Debtor Moved to the Homestead Property.**

The homestead exemption is available when a house is "owned and occupied by a debtor as the debtor's dwelling place." Minn. Stat. § 510.01. The statute does not require that a debtor live in a house for a specified period of time before being eligible to benefit from the homestead exemption. The right to the homestead exemption is determined on the date of filing of the petition for relief. *See Myers v. Matley*, 318 U.S. 622, 784 (1943) ("[T]he bankrupt's right to a homestead exemption becomes fixed at the date of the filing of the petition in bankruptcy . . ."). The question of when Debtor homesteaded the property is simply irrelevant to whether Debtor should be allowed to assert a claim for reverse piercing.

**CONCLUSION**

Because JPM and JH Cross Lake are alter egos of the Debtor, and because no creditor or unit holder will be adversely affected, application of the "reverse pierce" doctrine is appropriate in the instant case. The Court should therefore deny Chrysler Financial's motion objecting to Debtor's homestead exemption.

Pursuant to Local Rule 9013-2(b), this Response is verified and is accompanied by a Proposed Order and proof of service.

**NOTICE OF WITNESSES**

Pursuant to Local Rule 9013-2, Debtors give notice that they may, if necessary call Dennis E. Hecker to testify at the hearing on the Objection regarding the facts set out herein. Debtor also gives notice that it may call Robert Birkeland of Larson Group Real Estate to testify at the hearing on the Objection. Mr. Birkeland's business address is 35770 Allen Avenue, Suite

Two, P.O. Box 929, Crosslake, Minnesota, 56442. Debtor reserves the right to call any additional witnesses as necessary to testify at any evidentiary hearing related to the Objection.

WHEREFORE, Debtor respectfully requests that the Court enter an order: (a) overruling Chrysler Financial's Objection; and (b) granting such other and further relief as the Court deems just and equitable.

Dated: August 28, 2009

FREDRIKSON & BYRON, P.A.

/s/ Clinton E. Cutler

Clinton E. Cutler (#158094)

Cynthia A. Moyer (#211229)

Kendall L. Bader (#389001)

200 South Sixth Street, Suite 4000

Minneapolis, MN 55402

Phone (612) 492-7000

Fax (612) 492-7077

ATTORNEYS FOR DEBTORS

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**VERIFICATION**

I, Dennis E. Hecker, am Debtor named in the foregoing Response. Based on my personal information and belief, I declare under penalty of perjury that the facts set forth in the preceding Response are true and correct, according to the best of my knowledge, information and belief.

Dated: August 28, 2009

Signed: \_\_\_\_\_

Dennis E. Hecker

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## **EXHIBIT A**

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1 Q Where would the deposits have been made?  
2 A Who owns the property?  
3 Q I'm asking you where the deposits --  
4 A I don't have the document in front of me. I'm  
5 not sure who --  
6 MR. MOHRMAN: Do you want to see the  
7 document again?  
8 THE DEBTOR: Yeah.  
9 BY THE TRUSTEE:  
10 Q Jacob Holdings.  
11 A It would either be Jacob Holdings or my personal  
12 accounts.  
13 Q Does Jacob Holdings have a bank account?  
14 A Yes, it does.  
15 Q Where is that?  
16 A I don't know. We can find that for you.  
17 Q Who's the signatory on the account?  
18 A Mr. Seaver, we had a hundred bank accounts.  
19 Q Yeah. I'm --  
20 A I'm not sure who is the only signer or who signed  
21 and made the deposits. We can find that  
22 information.  
23 Q Okay. And you'll do that, right?  
24 A Yes.  
25 Q Okay. Is Mr. Aldrich employed?

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1 A He has a company.  
2 Q What's the name of the company?  
3 A I'm at a loss for the name.  
4 Q Okay. Mr. Hecker, I sent a letter to your  
5 attorney just recently asking, among other  
6 things, that you specify what items of personal  
7 property you're claiming as exempt as household  
8 goods. And I'm not going to ask you here today  
9 what those are, but I just want to make certain  
10 that you knew that I'm asking you to tell me  
11 exactly what it is that you want to claim as  
12 exempt in whatever homes you want to. You'll do  
13 that, right?  
14 A Yes.  
15 Q Okay. I received a letter from Mr. Cutler dated  
16 July 13. I'm sorry. It's not from Mr. Cutler,  
17 it's from Doug Nusbaum at his firm. And he says  
18 various things, but there is a list attached to  
19 it in which there's a list of items that were  
20 gifted to your children, he indicates. Are there  
21 any documents to verify those gifts?  
22 A First of all, they were registered in my name  
23 because the children are 14 and 8. So I wouldn't  
24 have any document between myself and an  
25 8-year-old or a 14-year-old.

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1 Q Sir, my question is, are there any documents to  
2 verify those gifts to them?  
3 A No.  
4 Q Okay. When was the property in Cabos purchased,  
5 Mr. Hecker?  
6 A Approximately three to five years ago.  
7 Q Okay. What was the original purchase price?  
8 A I believe a million two.  
9 Q Okay. And where did the funds come from to  
10 purchase it?  
11 A I believe Wells Fargo.  
12 Q Okay. Wells Fargo didn't finance the entire  
13 million dollar purchase, though, did it?  
14 A No.  
15 Q Okay. Did Denny Hecker also pay some money  
16 towards the purchase?  
17 A Yes.  
18 Q Okay. Does Jacob Holdings of Ventanas, LLC, have  
19 a bank account?  
20 A I believe they do.  
21 Q Where is that?  
22 A We can provide that for you.  
23 Q Okay. Does Jacob Holdings of Ventanas have any  
24 business? Do you understand my question?  
25 MR. CUTLER: Other than owning the

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1 condo?  
2 BY THE TRUSTEE:  
3 Q Yeah. Let me rephrase it. Is the only thing  
4 that Jacob Holdings of Ventanas, LLC, exists for  
5 is to hold that property?  
6 A Yes.  
7 Q Okay. Why did you put it in the name of that LLC  
8 rather than in your name personally?  
9 A Can I just ask a question just for a minute?  
10 (Discussion held off the record between  
11 the Debtor and his attorney.)  
12 THE DEBTOR: All of the entities that I  
13 own were in LLCs because I had a premarital  
14 agreement that over the period of time,  
15 everything that I acquired would be in the LLCs  
16 and my spouse wouldn't be -- have any of the  
17 upside or any of the downside.  
18 BY THE TRUSTEE:  
19 Q Okay. So if it had been in your name personally  
20 -- And I'll just stick to this one example. So  
21 if Cabos had been in your name personally, your  
22 understanding is it wouldn't have been protected  
23 by the antenuptial agreement?  
24 A I believe so.  
25 Q Okay. Who paid the mortgage on the Cabos

## **EXHIBIT B**



May 20, 2009

Jacobs Holdings of Crosslake  
500 Ford Road  
Minneapolis, MN 55426

Dear Mr. Hecker,

Pursuant to your request I have completed an appraisal of the Crosslake property with the address of:

**11700 Cross Ave**

I find the subject property to have low elevation with 487 feet of shoreline. The property is located on the South bay of Cross Lake. The setting is one of the most private settings on the Whitefish Chain.

Improvements to the site consist of a 5 bedroom, 7 bath, 11438 sq. ft. home that is in excellent condition and takes full advantage of the great views and access to Cross Lake. Additional improvements to the site consist of a 2100 sq ft finished attached garage, boat house and pool. Other features of the house include 5 fireplaces, extensive lakeside patio, theater, weight room, office and a gated entry. This house was constructed to the highest standard for our area.

There are few comparables in the current market as we have a large number of listings compared to the number of sales. The value depreciation that other parts of the county have experience are also playing out for Real Estate values on the Whitefish Chain. This year we are not able to use replacement costs for land and buildings to determine market prices for homes.

Your property has a total of 487 feet of shoreline. We can value 250 feet of the property at the current market price of \$5,000 per foot. We also need to add value for the remaining frontage as that creates privacy however we are not able to give that frontage the current market price per foot. The total for the land component for this property is \$1,550,000.

The current market value for the 11,438 square foot house is \$2,287,600. The value of the landscaping, boathouse and other exterior features of the home increase the value of the property by \$145,400. The unique features of this property will help the properties marketability but will not increase the value like we would have been able to do in past years.

The current market value of this property is \$3,983,000.

I appreciate your confidence in asking me to prepare this analysis for you.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert Birkeland". The signature is stylized with loops and flourishes.

Robert Birkeland, ABR/GRI  
Owner/Partner  
Larson Group Real Estate



## **EXHIBIT C**



**PedersonTeam.com**

**BUSINESS:** (877) 692-LAKE (5253) **FAX:** (218) 692-5252

August 20, 2009

Mr. Randall L. Seaver  
United States Chapter 7 Panel Trustee  
12400 Portland Avenue S. Suite 132  
Burnsville, MN 55337

Dear Mr. Seaver:

Thank you for contacting us to prepare a Comparative Market Analysis for the three properties owned by Jacob Holdings of Crosslake LLC. We will assist you in any way we can.

We have prepared a separate report for each property with a list of some of the main features, survey, photos and comparable properties that have sold and competitive properties that are active listings.

There is a separate summary of all three properties and their respective values for your easy reference.

Our market values, as you know, have seen a decline. The Short Sales and REO (Bank Owned Properties) sales, have placed a lot of downward pressure on our market values. That combined with a diminishing number of qualified buyers makes pricing the properties realistically very important. The goal obviously is to sell and close in a very timely manner.

Should the court decide to list the properties for sale on the active market, we would appreciate the opportunity to market the properties. We feel that the properties will generate a lot of interest from the general public and will bring the best price by individual listing. If an auction is the method chosen to market the property, we could recommend an auction company. If there is anything further we can do for you, please contact us at any time.

Sincerely,

A handwritten signature in black ink that reads 'Ted &amp; Terry Pederson'. The signature is written in a cursive, flowing style.

Ted and Terry Pederson  
Broker/Owners  
The Real Estate Company

## Market Summary

Tract A	11614 Echo Bay Drive Crosslake, MN 56442	\$1,100,000 to \$1,150,000
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Tract B	11706 Cross Avenue Crosslake, MN 56442	\$5,500,000 to \$5,600,000
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Tract C	11700 Cross Avenue Crosslake, MN 56442	\$1,250,000 to \$1,300,000
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## **EXHIBIT D**

**Dennis E. Hecker**

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**TCF Bank****Personal Cash Activity****June 2007**

Loan Payment - JH Cross Lake	(7,403)
Loan Payment - JH Cross Lake	(1,767)
Loan Payment - JH Cross Lake	(1,767)

**July 2007**

Loan Payment - JH Cross Lake	(25,499)
Loan Payment - JH Cross Lake	(6,085)
Loan Payment - JH Cross Lake	(6,085)

**August 2007**

Loan Payment - JH Cross Lake	(25,499)
Loan Payment - JH Cross Lake	(6,085)
Loan Payment - JH Cross Lake	(6,085)

**September 2007**

Loan Payment - JH Cross Lake	(24,677)
Loan Payment - JH Cross Lake	(5,889)
Loan Payment - JH Cross Lake	(5,889)

**October 2007**

Loan Payment - JH Cross Lake	(25,499)
Loan Payment - JH Cross Lake	(6,085)
Loan Payment - JH Cross Lake	(6,085)

**November 2007**

Loan Payment - JH Cross Lake	(24,677)
Loan Payment - JH Cross Lake	(5,889)
Loan Payment - JH Cross Lake	(5,889)

**Dennis E. Hecker**

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**TCF Bank (Preferred Checking)****Personal Cash Activity**

<i>Automated Withdrawl Loan Payment (1/2/08)</i>	<i>(25,499)</i>
<i>Automated Withdrawl Loan Payment (1/2/08)</i>	<i>(6,085)</i>
<i>Automated Withdrawl Loan Payment (1/2/08)</i>	<i>(6,085)</i>
<i>Automated Withdrawl Loan Payment (2/1/08)</i>	<i>(25,499)</i>
<i>Automated Withdrawl Loan Payment (2/1/08)</i>	<i>(6,085)</i>
<i>Automated Withdrawl Loan Payment (2/1/08)</i>	<i>(6,085)</i>
<i>Automated Withdrawl Loan Payment (3/03/08)</i>	<i>(23,854)</i>
<i>Automated Withdrawl Loan Payment (3/03/08)</i>	<i>(5,692)</i>
<i>Automated Withdrawl Loan Payment (3/03/08)</i>	<i>(5,692)</i>
<i>Automated Withdrawl Loan Payment (4/1/08)</i>	<i>(25,499)</i>
<i>Automated Withdrawl Loan Payment (4/1/08)</i>	<i>(6,085)</i>
<i>Automated Withdrawl Loan Payment (4/1/08)</i>	<i>(6,085)</i>
<i>Automated Withdrawl Loan Payment (5/1/08)</i>	<i>(24,677)</i>
<i>Automated Withdrawl Loan Payment (5/1/08)</i>	<i>(5,889)</i>
<i>Automated Withdrawl Loan Payment (5/1/08)</i>	<i>(5,889)</i>

**Dennis E. Hecker**

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**TCF Bank (Preferred Checking)****Personal Cash Activity**

<b>June Standard Automated Withdrawl Loan Payment</b>	<b>(95,708)</b>
<b>Automated Withdrawl Loan Payment (7/1/08)</b>	<b>(24,677)</b>
<b>Automated Withdrawl Loan Payment (7/1/08)</b>	<b>(5,889)</b>
<b>Automated Withdrawl Loan Payment (7/1/08)</b>	<b>(5,889)</b>
<b>Automated Withdrawl Loan Payment (8/1/08)</b>	<b>(25,499)</b>
<b>Automated Withdrawl Loan Payment (8/1/08)</b>	<b>(6,085)</b>
<b>Automated Withdrawl Loan Payment (8/1/08)</b>	<b>(6,085)</b>
<b>Automated Withdrawl Loan Payment (09/02/08)</b>	<b>(25,231)</b>
<b>Automated Withdrawl Loan Payment (09/02/08)</b>	<b>(6,085)</b>
<b>Automated Withdrawl Loan Payment (09/02/08)</b>	<b>(6,085)</b>
<b>Automated Withdrawl Loan Payment (10/01/08)</b>	<b>(24,677)</b>
<b>Automated Withdrawl Loan Payment (10/01/08)</b>	<b>(5,889)</b>
<b>Automated Withdrawl Loan Payment (10/01/08)</b>	<b>(5,889)</b>
<b>Automated Withdrawl Loan Payment (11/03/08)</b>	<b>(25,499)</b>
<b>Automated Withdrawl Loan Payment (11/03/08)</b>	<b>(6,085)</b>
<b>Automated Withdrawl Loan Payment (11/03/08)</b>	<b>(6,085)</b>
<b>Nov / Dec Standard Automated Withdrawl Loan Payment</b>	<b>(110,938)</b>
<b>Dec Standard Automated Withdrawl Loan Payment</b>	<b>(59,493)</b>

**Dennis E. Hecker**

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**TCF Bank (Preferred Checking)**

**Personal Cash Activity**

<b><i>Automated Withdrawl Loan Payment (2/2) - Real Estate</i></b>	<b><i>(25,499)</i></b>
<b><i>Automated Withdrawl Loan Payment (2/2) - Real Estate</i></b>	<b><i>(6,085)</i></b>
<b><i>Automated Withdrawl Loan Payment (2/2) - Real Estate</i></b>	<b><i>(6,085)</i></b>
<b><i>Automated Withdrawl Loan Payment (3/2) - Real Estate</i></b>	<b><i>(23,032)</i></b>
<b><i>Automated Withdrawl Loan Payment (3/2) - Real Estate</i></b>	<b><i>(5,496)</i></b>
<b><i>Automated Withdrawl Loan Payment (3/2) - Real Estate</i></b>	<b><i>(5,496)</i></b>



3/24/09	WITHDRAWAL	(58,706)	Other Withdrawal	TCF Real Estate Loans
3/27/09	WITHDRAWAL	(47,812)	Other Withdrawal	TCF Real Estate Loans

## **EXHIBIT E**



TCF NATIONAL BANK  
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**TCF PREFERRED CHECKING**

STATEMENT PERIOD 05-10-08 THROUGH 06-10-08

ACCOUNT NUMBER	1008			
ACCOUNT SUMMARY	BALANCE 05-09-08	CHECKS/WITHDRAWALS	DEPOSITS/ADDITIONS	BALANCE 06-10-08
	1,019,071.79	895,708.21	501,381.52	624,745.10

INTEREST EARNED IN STATEMENT PERIOD 1,381.52  
ANNUAL PERCENTAGE YIELD EARNED 2.50%

**CHECKS PAID**

CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER
5062	800,000.00	0516	25060794								

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0602	32,808.33	AUTOMATED WITHDRAWAL	0602	6,085.05	AUTOMATED WITHDRAWAL
		TCF NATIONAL BAN LOAN PMT			TCF NATIONAL BAN LOAN PMT
0602	25,499.22	AUTOMATED WITHDRAWAL	0602	6,085.05	AUTOMATED WITHDRAWAL
		TCF NATIONAL BAN LOAN PMT			TCF NATIONAL BAN LOAN PMT
0602	25,230.56	AUTOMATED WITHDRAWAL			
		TCF NATIONAL BAN LOAN PMT			

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0523	500,000.00	DEPOSIT	0610	1,381.52	INTEREST PAID

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**TCF PREFERRED CHECKING**

STATEMENT PERIOD 06-11-08 THROUGH 07-10-08

ACCOUNT NUMBER	1008			
ACCOUNT SUMMARY	BALANCE 06-10-08	CHECKS/WITHDRAWALS	DEPOSITS/ADDITIONS	BALANCE 07-10-08
	624,745.10	620,597.70	100,273.39	104,420.79

INTEREST EARNED IN STATEMENT PERIOD 273.39  
ANNUAL PERCENTAGE YIELD EARNED 2.25%

**CHECKS PAID**

CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER
5030	500,000.00	0611	23041097								

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0616	14,735.20	AUTOMATED WITHDRAWAL	0701	24,676.67	AUTOMATED WITHDRAWAL
		TCF CONSUMER LEN DB CR MIX			TCF NATIONAL BAN LOAN PMT
0618	5,012.99	WITHDRAWAL	0701	5,888.75	AUTOMATED WITHDRAWAL
0618	5,012.99	WITHDRAWAL			TCF NATIONAL BAN LOAN PMT
0618	3,215.68	WITHDRAWAL	0701	5,888.75	AUTOMATED WITHDRAWAL
0630	31,750.00	AUTOMATED WITHDRAWAL			TCF NATIONAL BAN LOAN PMT
		TCF NATIONAL BAN LOAN PMT			
0630	24,416.67	AUTOMATED WITHDRAWAL			
		TCF NATIONAL BAN LOAN PMT			

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0617	100,000.00	DEPOSIT	0710	273.39	INTEREST PAID

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**TCF PREFERRED CHECKING**

STATEMENT PERIOD 07-11-08 THROUGH 08-11-08

ACCOUNT NUMBER	1008			
ACCOUNT SUMMARY	<u>BALANCE 07-10-08</u>	<u>CHECKS/WITHDRAWALS</u>	<u>DEPOSITS/ADDITIONS</u>	<u>BALANCE 08-11-08</u>
	104,420.79	95,708.19	100,173.61	108,886.21

INTEREST EARNED IN STATEMENT PERIOD 173.61  
ANNUAL PERCENTAGE YIELD EARNED 2.19%

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0731	32,808.34	AUTOMATED WITHDRAWAL	0801	6,085.04	AUTOMATED WITHDRAWAL
		TCF NATIONAL BAN LOAN PMT			TCF NATIONAL BAN LOAN PMT
0731	25,230.55	AUTOMATED WITHDRAWAL	0801	6,085.04	AUTOMATED WITHDRAWAL
		TCF NATIONAL BAN LOAN PMT			TCF NATIONAL BAN LOAN PMT
0801	25,499.22	AUTOMATED WITHDRAWAL			
		TCF NATIONAL BAN LOAN PMT			

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0805	100,000.00	DEPOSIT	0811	173.61	INTEREST PAID

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#### TCF PREFERRED CHECKING

STATEMENT PERIOD 08-12-08 THROUGH 09-10-08

ACCOUNT NUMBER	1008			
ACCOUNT SUMMARY	BALANCE 08-11-08	CHECKS/WITHDRAWALS	DEPOSITS/ADDITIONS	BALANCE 09-10-08
	108,886.21	250,567.05	175,047.89	33,367.05

INTEREST EARNED IN STATEMENT PERIOD 47.89  
ANNUAL PERCENTAGE YIELD EARNED 1.28%

#### CHECKS PAID

CHECK NUMBER	DATE	REF	CHECK NUMBER	DATE	REF	CHECK NUMBER	DATE	REF
5063	40,000.00	0819	22053937	* 5091	100,000.00	0814	24040844	

\* INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

#### OTHER WITHDRAWALS AND CHARGES

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0815	14,858.85	AUTOMATED WITHDRAWAL	0902	25,230.56	AUTOMATED WITHDRAWAL
		TCF CONSUMER LEN DB CR MIX			TCF NATIONAL BAN LOAN PMT
0902	32,808.33	AUTOMATED WITHDRAWAL	0902	6,085.04	AUTOMATED WITHDRAWAL
		TCF NATIONAL BAN LOAN PMT			TCF NATIONAL BAN LOAN PMT
0902	25,499.23	AUTOMATED WITHDRAWAL	0902	6,085.04	AUTOMATED WITHDRAWAL
		TCF NATIONAL BAN LOAN PMT			TCF NATIONAL BAN LOAN PMT

#### DEPOSITS AND OTHER ADDITIONS

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0818	100,000.00	DEPOSIT	0910	47.89	INTEREST PAID
0902	75,000.00	DEPOSIT			

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**TCF PREFERRED CHECKING**

STATEMENT PERIOD 09-11-08 THROUGH 10-09-08

ACCOUNT NUMBER	1008			
ACCOUNT SUMMARY	BALANCE 09-10-08	CHECKS/WITHDRAWALS	DEPOSITS/ADDITIONS	BALANCE 10-09-08
	33,367.05	117,463.23	104,000.00	19,903.82

**CHECKS PAID**

CHECK NUMBER	AMOUNT	DATE	REF NUMBER	CHECK NUMBER	AMOUNT	DATE	REF NUMBER	CHECK NUMBER	AMOUNT	DATE	REF NUMBER
5064	10,000.00	1003	25040221								

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0915	14,842.40	AUTOMATED WITHDRAWAL	1001	24,676.67	AUTOMATED WITHDRAWAL
		TCF CONSUMER LEN DB CR MIX			TCF NATIONAL BAN LOAN PMT
0930	31,750.00	AUTOMATED WITHDRAWAL	1001	5,888.75	AUTOMATED WITHDRAWAL
		TCF NATIONAL BAN LOAN PMT			TCF NATIONAL BAN LOAN PMT
0930	24,416.66	AUTOMATED WITHDRAWAL	1001	5,888.75	AUTOMATED WITHDRAWAL
		TCF NATIONAL BAN LOAN PMT			TCF NATIONAL BAN LOAN PMT

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
1001	79,000.00	DEPOSIT	1007	25,000.00	DEPOSIT

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**TCF PREFERRED CHECKING**

STATEMENT PERIOD 10-10-08 THROUGH 11-10-08

ACCOUNT NUMBER	1008			
ACCOUNT SUMMARY	BALANCE 10-09-08	CHECKS/WITHDRAWALS	DEPOSITS/ADDITIONS	BALANCE 11-10-08
	19,903.82	1,470,748.22	1,485,256.82	34,412.42

INTEREST EARNED IN STATEMENT PERIOD 1,385.32  
ANNUAL PERCENTAGE YIELD EARNED 2.56%

**CHECKS PAID**

CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER
5065	175,000.00	1010	15006511								

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
1015	.01	AUTOMATED WITHDRAWAL	1103	6,085.05	AUTOMATED WITHDRAWAL
		TCF CONSUMER LEN DB CR MIX			TCF NATIONAL BAN LOAN PMT
1031	15.00	WIRE TRANSFER FEE	1103	6,085.05	AUTOMATED WITHDRAWAL
1031	32,808.33	AUTOMATED WITHDRAWAL			TCF NATIONAL BAN LOAN PMT
		TCF NATIONAL BAN LOAN PMT	1107	1,200,000.00	WITHDRAWAL-WIRE TRANSFER
1031	25,230.56	AUTOMATED WITHDRAWAL	1107	25.00	WIRE TRANSFER FEE
		TCF NATIONAL BAN LOAN PMT			
1103	25,499.22	AUTOMATED WITHDRAWAL			
		TCF NATIONAL BAN LOAN PMT			

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
1013	175,000.00	DEPOSIT	1031	248,871.50	DEPOSIT-WIRE TRANSFER
1017	60,000.00	DEPOSIT	1110	1,385.32	INTEREST PAID
1021	1,000,000.00	DEPOSIT			

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**TCF PREFERRED CHECKING**

STATEMENT PERIOD 11-11-08 THROUGH 12-09-08

ACCOUNT NUMBER	1008			
ACCOUNT SUMMARY	BALANCE 11-10-08	CHECKS/WITHDRAWALS	DEPOSITS/ADDITIONS	BALANCE 12-09-08
	34,412.42	110,937.04	79,000.00	2,475.38

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
1120	7,323.00	WITHDRAWAL-WIRE TRANSFER	1201	24,416.67	AUTOMATED WITHDRAWAL
1120	25.00	WIRE TRANSFER FEE			TCF NATIONAL BAN LOAN PMT
1121	10,953.20	WITHDRAWAL	1201	5,888.75	AUTOMATED WITHDRAWAL
1201	31,750.00	AUTOMATED WITHDRAWAL			TCF NATIONAL BAN LOAN PMT
		TCF NATIONAL BAN LOAN PMT	1201	5,888.75	AUTOMATED WITHDRAWAL
1201	24,676.67	AUTOMATED WITHDRAWAL			TCF NATIONAL BAN LOAN PMT
		TCF NATIONAL BAN LOAN PMT	1202	15.00	WIRE TRANSFER FEE

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
1202	79,000.00	DEPOSIT-WIRE TRANSFER			

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STATEMENT PERIOD 12-10-08 THROUGH 01-12-09

ACCOUNT NUMBER	1008			
ACCOUNT SUMMARY	<u>BALANCE 12-09-08</u>	<u>CHECKS/WITHDRAWALS</u>	<u>DEPOSITS/ADDITIONS</u>	<u>BALANCE 01-12-09</u>
	2,475.38	97,162.19	123,812.96	29,126.15

INTEREST PAID IN 2008 10,963.56

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
1215	1,454.00	DEPOSIT ADJUSTMENT DR 26277128	0102	6,085.04	AUTOMATED WITHDRAWAL
1231	32,808.34	AUTOMATED WITHDRAWAL			TCF NATIONAL BAN LOAN PMT
		TCF NATIONAL BAN LOAN PMT	0102	6,085.04	AUTOMATED WITHDRAWAL
1231	25,230.55	AUTOMATED WITHDRAWAL			TCF NATIONAL BAN LOAN PMT
		TCF NATIONAL BAN LOAN PMT			
0102	25,499.22	AUTOMATED WITHDRAWAL			
		TCF NATIONAL BAN LOAN PMT			

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
1215	2,083.33	DEPOSIT REF # 26277127	1217	150.00	DEPOSIT REF # 23097684
1215	579.63	DEPOSIT REF # 26277132	0102	100,000.00	DEPOSIT
1216	21,000.00	DEPOSIT REF # 22136725			

FOR BALANCE, CHECKS PAID INFORMATION, FUNDS TRANSFER, DEPOSIT VERIFICATION, OR OTHER CUSTOMER SERVICE  
QUESTIONS, VISIT US ONLINE AT TCFBANK.COM, OR CALL: 612-TCF-BANK (612-823-2265). TOLL FREE AT  
1-800-823-2265. TDD 612-339-3075. THANK YOU FOR BANKING WITH TCF. NSF\OVERDRAFT FEE IS \$35.



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EARNING \$25 CASH FROM TCF BANK IS EASY! REFER A FRIEND TO OPEN A NEW FREE TCF CHECKING ACCOUNT AND  
FOR EVERY FRIEND YOU REFER, YOU GET \$25. SEE A TCF REPRESENTATIVE FOR DETAILS AND REQUIREMENTS.

**PREMIER CHECKING**  
ACCOUNT NUMBER

1008

STATEMENT PERIOD 01-13-09 THROUGH 02-10-09

MIN. BAL. TIERS\APYS AS OF 02-01-09  
\$225,000+ \ 2.75% | \$100,000+ \ 2.50%  
\$ 50,000+ \ 1.00% | \$ 10,000+ \ 0.50%

<b>ACCOUNT SUMMARY</b>	<u>BALANCE 01-12-09</u>	<u>CHECKS/WITHDRAWALS</u>	<u>DEPOSITS/ADDITIONS</u>	<u>BALANCE 02-10-09</u>
	29,126.15	1,571,814.36	1,601,892.13	59,203.92

INTEREST EARNED IN STATEMENT PERIOD 176.72  
ANNUAL PERCENTAGE YIELD EARNED 2.37%

INTEREST PAID IN 2008 10,963.56

**CHECKS PAID**

CHECK NUMBER	AMOUNT	DATE	REF NUMBER	CHECK NUMBER	AMOUNT	DATE	REF NUMBER	CHECK NUMBER	AMOUNT	DATE	REF NUMBER
5066	95,000.00	0202	26118749	* 5071	45,000.00	0202	26094787	5075	84,000.00	0206	15015013
5067	22,981.48	0202	26134130	5072	50,000.00	0203	1203	5076	37,000.00	0206	15015012
5068	20,000.00	0202	26121812	5073	25,000.00	0204	1302194	5077	45,000.00	0209	26105322
5069	300,000.00	0202	16051558	5074	90,000.00	0205	1403635				

\* INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0122	16,687.83	WITHDRAWAL	0202	17,101.86	AUTOMATED WITHDRAWAL
0130	15.00	WIRE TRANSFER FEE			TCF NATIONAL BAN LOAN PMT
0130	15.00	WIRE TRANSFER FEE	0202	6,085.04	AUTOMATED WITHDRAWAL
0130	125,000.00	WITHDRAWAL-WIRE TRANSFER			TCF NATIONAL BAN LOAN PMT
0130	25.00	WIRE TRANSFER FEE	0202	6,085.04	AUTOMATED WITHDRAWAL
0202	260,000.00	WITHDRAWAL-WIRE TRANSFER			TCF NATIONAL BAN LOAN PMT
0202	25.00	WIRE TRANSFER FEE	0203	15.00	WIRE TRANSFER FEE
0202	32,808.33	AUTOMATED WITHDRAWAL	0203	175.00	UNAVL FDS FEE-ITEM PD
		TCF NATIONAL BAN LOAN PMT	0206	141,000.00	WITHDRAWAL-WIRE TRANSFER
0202	25,499.22	AUTOMATED WITHDRAWAL	0206	25.00	WIRE TRANSFER FEE
		TCF NATIONAL BAN LOAN PMT	0206	102,000.00	WITHDRAWAL-WIRE TRANSFER
0202	25,230.56	AUTOMATED WITHDRAWAL	0206	25.00	WIRE TRANSFER FEE
		TCF NATIONAL BAN LOAN PMT	0209	15.00	WIRE TRANSFER FEE

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0129	6,000.00	DEPOSIT REF # 24067531	0203	200,000.00	DEPOSIT-WIRE TRANSFER
0130	500,000.00	DEPOSIT-WIRE TRANSFER	0203	430,000.00	DEPOSIT REF # 22023112
0130	171,240.41	DEPOSIT-WIRE TRANSFER	0204	175.00	UNAVAIL FUNDS OVERDRAFT FEE RV
0202	100,000.00	DEPOSIT REF # 26014821	0206	16,000.00	DEPOSIT REF # 25101601

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& PROGRAM INFORMATION AT  
WWW.TCFBANK.COM OR CALL FOR DETAILS.

**DEPOSITS AND OTHER ADDITIONS**

<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	
0209	75,000.00	DEPOSIT-WIRE TRANSFER	0209	30,000.00	DEPOSIT	REF # 26278367
0209	43,300.00	DEPOSIT REF # 26264451	0210	176.72	INTEREST PAID	
0209	30,000.00	DEPOSIT REF # 26264455				



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OR VISIT WWW.TCFBANK.COM FOR DETAILS.

**PREMIER CHECKING**  
ACCOUNT NUMBER

1008

STATEMENT PERIOD 02-11-09 THROUGH 03-10-09

MIN. BAL. TIERS\APYS AS OF 03-01-09  
\$225,000+ \ 2.50% | \$100,000+ \ 2.00%  
\$ 50,000+ \ 1.00% | \$ 10,000+ \ 0.50%

ACCOUNT SUMMARY BALANCE 02-10-09  
59,203.92

CHECKS\WITHDRAWALS  
1,290,568.59

DEPOSITS\ADDITIONS  
1,343,028.29

BALANCE 03-10-09  
111,663.62

INTEREST EARNED IN STATEMENT PERIOD 114.78  
ANNUAL PERCENTAGE YIELD EARNED 1.62%

INTEREST PAID IN 2008 10,963.56

AS OF 02/23/2009, YOUR TCF MILES PLUS REWARDS POINT TOTAL WAS 0.  
TO REDEEM OR TO ACCESS YOUR MOST RECENT TCF MILES PLUS REWARDS POINT TOTAL,  
PLEASE SIGN IN TO ONLINE BANKING AT WWW.TCFBANK.COM  
AND CLICK ON THE REWARDS TAB.

**CHECKS PAID**

CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER
5078	20,000.00	0213	15017276	5086	14,350.77	0226	14011924	* 5102	37,950.00	0302	26094363
5079	7,300.00	0213	15061987	5087	65,000.00	0226	14011925	5103	87,000.00	0303	22070688
5080	25,000.00	0217	12023463	5088	65,000.00	0227	25016825	5104	69,000.00	0303	22070687
5081	20,000.00	0223	16061548	5089	10,000.00	0302	16027932	5105	24,391.54	0306	15007759
5082	126,903.66	0224	12021450	5090	10,000.00	0227	25020502	5106	45,000.00	0305	14026910
5083	38,000.00	0223	16061555	* 5092	42,000.00	0227	25020503	5107	100,689.95	0306	15029527
5084	8,000.00	0223	16061556	5093	13,500.00	0305	24077927	5108	44,295.68	0309	26116297
5085	200,000.00	0224	22043633	* 5100	50,000.00	0302	26098779				

\* INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0216	20,000.00	WITHDRAWAL	0302	23,031.56	AUTOMATED WITHDRAWAL
0219	30,000.00	WITHDRAWAL-WIRE TRANSFER			TCF NATIONAL BAN LOAN PMT
0219	25.00	WIRE TRANSFER FEE	0302	22,788.89	AUTOMATED WITHDRAWAL
0224	15.00	WIRE TRANSFER FEE			TCF NATIONAL BAN LOAN PMT
0227	5.95	CHK PRINTING S-H FEE	0302	15,459.92	AUTOMATED WITHDRAWAL
		HARLAND CHECK MN SHIPHAND F			TCF NATIONAL BAN LOAN PMT
0302	15.00	WIRE TRANSFER FEE	0302	5,496.17	AUTOMATED WITHDRAWAL
0302	29,633.33	AUTOMATED WITHDRAWAL			TCF NATIONAL BAN LOAN PMT
		TCF NATIONAL BAN LOAN PMT			

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**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0302	5,496.17	AUTOMATED WITHDRAWAL	0305	15.00	WIRE TRANSFER FEE
		TCF NATIONAL BAN LOAN PMT	0309	35.00	UNAVL FDS FEE-ITEM PD
0304	15,000.00	RETURNED DEPOSITED ITEM	0309	35.00	NSF FEE-ITEM PAID
0304	15.00	RETURN DEPOSITED ITEM FEE	0310	15.00	WIRE TRANSFER FEE
0304	70.00	NSF FEE-ITEM PAID	0310	35.00	NSF FEE-ITEM PAID

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0211	37,000.00	DEPOSIT REF # 23079829	0304	23,031.56	EFFECTIVE DATE 3-02-09
0212	25,000.00	DEPOSIT REF # 24104817			WITHDRAWAL CORRECTION
0218	33.50	DEPOSIT REF # 23057347	0304	22,788.89	EFFECTIVE DATE 3-02-09
0218	432.50	DEPOSIT			WITHDRAWAL CORRECTION
0219	224,395.00	DEPOSIT REF # 24078428	0304	15,459.92	EFFECTIVE DATE 3-02-09
0219	50,000.00	DEPOSIT REF # 24102547			WITHDRAWAL CORRECTION
0223	138,000.00	DEPOSIT REF # 26113615	0304	5,496.17	EFFECTIVE DATE 3-02-09
0224	110,000.00	DEPOSIT-WIRE TRANSFER			WITHDRAWAL CORRECTION
0226	40,000.00	DEPOSIT REF # 24091680	0304	5,496.17	EFFECTIVE DATE 3-02-09
0226	30,000.00	DEPOSIT REF # 24074007			WITHDRAWAL CORRECTION
0226	16,250.00	DEPOSIT REF # 24074010	0304	35,582.32	DEPOSIT REF # 23018756
0227	16,250.00	DEPOSIT REF # 25095596	0305	50,000.00	DEPOSIT-WIRE TRANSFER
0227	14,350.00	DEPOSIT REF # 25095593	0309	100,689.95	DEPOSIT REF # 26205187
0302	171,768.45	DEPOSIT-WIRE TRANSFER	0309	25,000.00	DEPOSIT REF # 26010974
0302	25,000.00	DEPOSIT REF # 16008732	0310	25,000.00	DEPOSIT-WIRE TRANSFER
0303	5.75	CHECK PRINTING CHARGE REVERSAL	0310	80,000.00	DEPOSIT REF # 22024637
0304	29,633.33	EFFECTIVE DATE 3-02-09	0310	26,250.00	DEPOSIT REF # 22024644
		WITHDRAWAL CORRECTION	0310	114.78	INTEREST PAID



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OR VISIT WWW.TCFBANK.COM FOR DETAILS.

**PREMIER CHECKING**  
ACCOUNT NUMBER

1008

STATEMENT PERIOD 03-11-09 THROUGH 04-10-09

MIN. BAL. TIERS\APYS AS OF 04-01-09  
\$225,000+ \ 2.25% | \$100,000+ \ 2.00%  
\$ 50,000+ \ 1.00% | \$ 10,000+ \ 0.50%

ACCOUNT SUMMARY BALANCE 03-10-09  
111,663.62

CHECKS/WITHDRAWALS  
633,272.30

DEPOSITS/ADDITIONS  
629,090.25

BALANCE 04-10-09  
107,481.57

INTEREST EARNED IN STATEMENT PERIOD 16.80  
ANNUAL PERCENTAGE YIELD EARNED 1.06%

INTEREST PAID IN 2008 10,963.56

AS OF 03/25/2009, YOUR TCF MILES PLUS REWARDS POINT TOTAL WAS 0.  
TO REDEEM OR TO ACCESS YOUR MOST RECENT TCF MILES PLUS REWARDS POINT TOTAL,  
PLEASE SIGN IN TO ONLINE BANKING AT WWW.TCFBANK.COM  
AND CLICK ON THE REWARDS TAB.

**CHECKS PAID**

CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER
5109	52,500.00	0313	15013268	* 5116	25,376.01	0323	16011791	5120	12,200.00	0330	26136885
5110	42,000.00	0316	16025641	5117	44,567.46	0323	16011789	5121	3,000.00	0402	24096899
* 5112	10,500.00	0318	23063591	5118	25,000.00	0327	15008262	5122	8,500.00	0407	12072789
5113	50,000.00	0319	24039077	5119	10,000.00	0330	26136886	* 5124	2,000.00	0408	23110623

\* INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0312	100,689.95	RETURNED DEPOSITED ITEM	0325	33,564.68	RETURNED DEPOSITED ITEM
0312	15.00	RETURN DEPOSITED ITEM FEE	0325	15.00	RETURN DEPOSITED ITEM FEE
0316	40,000.00	WITHDRAWAL-WIRE TRANSFER	0327	47,811.71	WITHDRAWAL
0317	33,006.68	WITHDRAWAL-WIRE TRANSFER	0330	35.00	NSF FEE-ITEM NOT PAID
0317	70.00	UNAVL FDS FEE-ITEM PD	0331	35.00	UNAVL FDS FEE-ITEM NT PD
0320	33,564.68	WITHDRAWAL-WIRE TRANSFER	0331	35.00	NSF FEE-ITEM NOT PAID
0320	35.00	UNAVL FDS FEE-ITEM PD	0408	15.00	WIRE TRANSFER FEE
0324	15.00	WIRE TRANSFER FEE	0410	15.00	MINIMUM BALANCE FEE
0324	58,706.13	WITHDRAWAL			

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**DEPOSITS AND OTHER ADDITIONS**

<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>REF #</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>REF #</u>
0311	25,000.00	DEPOSIT	REF # 23099183	0323	25,000.00	DEPOSIT	REF # 26174786
0313	52,499.03	DEPOSIT	REF # 25139401	0324	25,000.00	DEPOSIT-WIRE TRANSFER	
0313	25,000.00	DEPOSIT	REF # 25139703	0324	44,567.46	DEPOSIT	REF # 22127278
0313	5,000.00	DEPOSIT	REF # 25074707	0324	33,564.68	DEPOSIT	REF # 22127182
0316	42,874.17	DEPOSIT	REF # 26211056	0330	25,000.00	RETURNED CHECK #	5118
0316	15,000.00	DEPOSIT	REF # 26213500	0331	12,200.00	RETURNED CHECK #	5120
0316	15,000.00	DEPOSIT	REF # 26235872	0331	10,000.00	RETURNED CHECK #	5119
0317	28,122.52	DEPOSIT	REF # 22145154	0402	2,500.00	DEPOSIT	REF # 24080363
0317	4,884.16	DEPOSIT	REF # 22113247	0408	8,500.00	RETURNED CHECK #	5122
0319	25,000.00	DEPOSIT	REF # 24009986	0408	5,000.00	DEPOSIT-WIRE TRANSFER	
0319	20,000.00	DEPOSIT	REF # 24094522	0408	1,571.25	DEPOSIT	REF # 23125171
0320	25,000.00	DEPOSIT	REF # 25079193	0410	94,225.50	DEPOSIT	
0320	25,000.00	DEPOSIT	REF # 25114878	0410	16.80	INTEREST PAID	
0323	33,564.68	DEPOSIT	REF # 26006001				





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FOR INFORMATION CALL JEFFREY ARNOLD

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DON'T FORGET YOUR MOM, DAD, OR GRAD THIS SEASON! PURCHASE-FEE FREE TCF VISA GIFT CARDS ARE THE  
GIFT THAT'S SURE TO FIT! VISIT ANY TCF LOCATION OR GO TO WWW.TCFBANK.COM/GIFTCARD TO MAKE  
YOUR PURCHASE. GIFT CARDS ARE SUBJECT TO TERMS AND CONDITIONS.

**PREMIER CHECKING**  
**ACCOUNT NUMBER**

1008

STATEMENT PERIOD 04-11-09 THROUGH 05-08-09

MIN. BAL. TIERS\APYS AS OF 05-01-09  
\$225,000+ \ 1.75% | \$100,000+ \ 1.50%  
\$ 50,000+ \ 1.25% | \$ 10,000+ \ 1.00%

<b>ACCOUNT SUMMARY</b>	<b>BALANCE 04-10-09</b>	<b>CHECKS/WITHDRAWALS</b>	<b>DEPOSITS/ADDITIONS</b>	<b>BALANCE 05-08-09</b>
	107,481.57	192,267.65	86,166.34	1,380.26

INTEREST EARNED IN STATEMENT PERIOD 27.37  
ANNUAL PERCENTAGE YIELD EARNED 1.23%

AS OF 04/24/2009, YOUR TCF MILES PLUS REWARDS POINT TOTAL WAS  
TO REDEEM OR TO ACCESS YOUR MOST RECENT TCF MILES PLUS REWARDS POINT TOTAL,  
PLEASE SIGN IN TO ONLINE BANKING AT WWW.TCFBANK.COM  
AND CLICK ON THE REWARDS TAB.

**CHECKS PAID**

CHECK NUMBER	AMOUNT	DATE	REF NUMBER	CHECK NUMBER	AMOUNT	DATE	REF NUMBER	CHECK NUMBER	AMOUNT	DATE	REF NUMBER
5125	1,263.42	0414	12020930	5139	174.50	0420	26106459	5157	527.50	0427	26106588
* 5128	50,000.00	0413	16054194	5140	3,237.00	0428	12066288	5158	5,000.00	0422	23008324
5129	5,000.00	0417	15005043	5141	177.00	0428	12066292	5159	2,082.41	0430	14039064
5130	1,446.08	0414	12014968	* 5147	2,082.40	0422	23046292	* 5161	1,113.00	0424	15012429
5131	77.00	0414	12014967	5148	350.00	0416	24111025	5162	2,260.00	0427	26009701
* 5133	4,000.00	0413	26132874	5149	10,737.78	0423	24025061	5163	3,581.07	0430	84075013
5134	5,000.00	0421	12007393	5150	5,000.00	0417	25121041	* 5165	208.48	0504	16026618
* 5136	500.00	0415	23104091	5151	2,000.00	0417	25100535	5166	2,500.00	0427	26208957
5137	9,011.90	0427	26130741	* 5153	45,000.00	0421	12030972	5167	298.79	0428	22003913
5137	9,011.90	0430	84074387	* 5155	819.50	0424	15012430	5168	947.43	0504	16021132
5138	371.55	0421	22078123	5156	1,052.80	0422	23001447	5169	4,000.00	0430	24000636

\* INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0413	15.00	WIRE TRANSFER FEE	0429	1,000.00	AUTOMATED WITHDRAWAL
0414	97.39	AUTOMATED WITHDRAWAL			WAYZATA COUNTRY CHECKPYMNT
		XCEL ENERGY XCELENERGY			05164
		05126	0501	2,500.00	RETURNED DEPOSITED ITEM
0424	15.00	WIRE TRANSFER FEE	0501	15.00	RETURN DEPOSITED ITEM FEE
0428	9,728.75	AUTOMATED WITHDRAWAL	0501	35.00	NSF FEE-ITEM NOT PAID
		CREDIT CARD ELECT PYMT	0508	15.00	MINIMUM BALANCE FEE
0429	15.00	WIRE TRANSFER FEE			

FOR BALANCE, CHECKS PAID INFORMATION, FUNDS TRANSFER, DEPOSIT VERIFICATION, OR OTHER CUSTOMER SERVICE  
QUESTIONS, VISIT US ONLINE AT TCFBANK.COM, OR CALL: 612-TCF-BANK (612-823-2265). TOLL FREE AT  
1-800-823-2265. TDD 612-339-3075. THANK YOU FOR BANKING WITH TCF. NSF\OVERDRAFT FEE IS \$35.



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STATEMENT DATE  
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32 168 99  
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MINNEAPOLIS MN 55426-1062

TCF CASHREWARDS - EARN UP TO 30% CASH  
BACK BY USING A TCF CHECK CARD AT  
HUNDREDS OF LEADING NATIONAL & LOCAL  
RETAILERS. SHOP & DINE WITH YOUR TCF  
CARD & SEE CASH ADDED TO YOUR ACCOUNT  
MONTHLY. SEE ALL THE RETAILERS, OFFERS  
& PROGRAM INFORMATION AT  
WWW.TCFBANK.COM OR CALL FOR DETAILS.

**DEPOSITS AND OTHER ADDITIONS**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0413	3,500.00	DEPOSIT-WIRE TRANSFER	0424	10,000.00	DEPOSIT-WIRE TRANSFER
0413	4,300.00	DEPOSIT REF # 26132862	0427	10,000.00	DEPOSIT REF # 26009687
0414	5,000.00	DEPOSIT REF # 22134472	0428	9,011.90	CREDIT ADJ REF # 00000422
0415	5,532.00	DEPOSIT REF # 23104067	0428	7,500.00	DEPOSIT REF # 22091441
0415	5,000.00	DEPOSIT REF # 23104065	0429	7,500.00	DEPOSIT-WIRE TRANSFER
0416	350.50	DEPOSIT REF # 24111020	0501	9,011.90	RETURNED CHECK # 5137
0417	6,500.00	DEPOSIT REF # 25100516	0508	27.37	INTEREST PAID
0417	2,932.67	DEPOSIT REF # 25090610			



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MINNEAPOLIS MN 55426-1062

TCF CASHREWARDS - EARN UP TO 30% CASH BACK BY USING A TCF CHECK CARD AT HUNDREDS OF LEADING NATIONAL & LOCAL RETAILERS. SHOP & DINE WITH YOUR TCF CARD & SEE CASH ADDED TO YOUR ACCOUNT MONTHLY. SEE ALL THE RETAILERS, OFFERS & PROGRAM INFORMATION AT WWW.TCFBANK.COM OR CALL FOR DETAILS.

FOR INFORMATION CALL JEFFREY ARNOLD

612-661-8391

EFFECTIVE AUGUST 5, 2009, THE SERVICE FEE KNOWN AS THE "RETURNED MAIL FEE" WILL BE RENAMED THE "MAIL HANDLING FEE." THE AMOUNT AND ASSESSMENT OF THIS FEE REMAINS UNCHANGED.

PASS THE WORD TO ALL YOUR FRIENDS ABOUT HOW GREAT TCF IS AND POCKET \$25 CASH! SIMPLY REFER A QUALIFIED FRIEND TO OPEN A TOTALLY FREE TCF CHECKING ACCOUNT AND TCF WILL DEPOSIT \$25 CASH INTO YOUR ACCOUNT, EASY AS THAT! SEE A BANK REPRESENTATIVE FOR DETAILS.

**PREMIER CHECKING**  
ACCOUNT NUMBER

1008

STATEMENT PERIOD 05-09-09 THROUGH 06-10-09

**ACCOUNT SUMMARY**

BALANCE 05-08-09  
1,380.26

MIN. BAL. TIERS\APYS AS OF 06-01-09  
\$225,000+ \ 1.75% | \$100,000+ \ 1.25%  
\$ 50,000+ \ 1.00% | \$ 10,000+ \ 0.75%

CHECKS/WITHDRAWALS  
25,253.52

DEPOSITS/ADDITIONS  
28,424.38

BALANCE 06-10-09  
4,551.12

INTEREST EARNED IN STATEMENT PERIOD .44  
ANNUAL PERCENTAGE YIELD EARNED .19%

AS OF 05/22/2009, YOUR TCF MILES PLUS REWARDS POINT TOTAL WAS 0.  
TO REDEEM OR TO ACCESS YOUR MOST RECENT TCF MILES PLUS REWARDS POINT TOTAL,  
PLEASE SIGN IN TO ONLINE BANKING AT WWW.TCFBANK.COM  
AND CLICK ON THE REWARDS TAB.

**CHECKS PAID**

CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER	CHECK NUMBER	AMOUNT	DATE PAID	REF NUMBER
5170	1,737.72	0518	81172661	5177	566.80	0520	83108451	5185	609.11	0601	26113059
5171	704.88	0512	22006367	5178	2,985.97	0519	82028315	5186	1,000.00	0602	82157113
5172	350.00	0513	83169832	5179	1,277.19	0527	83161320	5187	947.43	0603	83177716
5173	2,500.00	0519	82088314	5180	3,000.00	0519	22067878	5188	1,000.00	0601	26113137
5174	2,500.00	0514	24011033	* 5182	120.34	0605	85024106	5189	800.00	0603	23038498
5175	500.00	0514	24042295	5183	255.92	0526	82203986	5190	1,307.19	0603	23038497
5176	947.43	0519	82174587	5184	1,500.00	0522	85027738				

\* INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

**OTHER WITHDRAWALS AND CHARGES**

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0513	15.00	WIRE TRANSFER FEE	0609	500.00	RETURNED DEPOSITED ITEM
0526	98.54	AUTOMATED WITHDRAWAL	0609	15.00	RETURN DEPOSITED ITEM FEE
		XCEL ENERGY	0610	15.00	MINIMUM BALANCE FEE
		05181			

FOR BALANCE, CHECKS PAID INFORMATION, FUNDS TRANSFER, DEPOSIT VERIFICATION, OR OTHER CUSTOMER SERVICE QUESTIONS, VISIT US ONLINE AT TCFBANK.COM, OR CALL: 612-TCF-BANK (612-823-2265). TOLL FREE AT 1-800-823-2265. TDD 612-339-3075. THANK YOU FOR BANKING WITH TCF. NSF/OVERDRAFT FEE IS \$35.



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06-10-09

1008  
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MINNEAPOLIS MN 55426-1062

TCF CASHREWARDS - EARN UP TO 30% CASH  
BACK BY USING A TCF CHECK CARD AT  
HUNDREDS OF LEADING NATIONAL & LOCAL  
RETAILERS. SHOP & DINE WITH YOUR TCF  
CARD & SEE CASH ADDED TO YOUR ACCOUNT  
MONTHLY. SEE ALL THE RETAILERS, OFFERS  
& PROGRAM INFORMATION AT  
WWW.TCFBANK.COM OR CALL FOR DETAILS.

**DEPOSITS AND OTHER ADDITIONS**

<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	
0513	2,500.00	DEPOSIT-WIRE TRANSFER	0528	1,494.20	DEPOSIT	REF # 24063869
0513	2,872.00	DEPOSIT REF # 23034304	0529	2,137.18	DEPOSIT	REF # 25063384
0514	6,103.86	DEPOSIT REF # 24042287	0601	2,413.00	DEPOSIT	REF # 26113080
0518	4,726.51	DEPOSIT	0604	2,500.00	DEPOSIT	REF # 24048787
0527	100.00	DEPOSIT REF # 23001246	0605	2,300.00	DEPOSIT	REF # 25038673
0528	1,277.19	RETURNED CHECK # 5179	0610	.44	INTEREST PAID	



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STATEMENT DATE  
07-13-09

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500 FORD RD  
MINNEAPOLIS MN 55426-1062

TCF CASHREWARDS - EARN UP TO 30% CASH  
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RETAILERS. SHOP & DINE WITH YOUR TCF  
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QUALIFIED FRIEND TO OPEN A TOTALLY FREE TCF CHECKING ACCOUNT AND TCF WILL DEPOSIT \$25 CASH INTO  
YOUR ACCOUNT, EASY AS THAT! SEE A BANK REPRESENTATIVE FOR DETAILS.

**PREMIER CHECKING**

STATEMENT PERIOD 06-11-09 THROUGH 07-13-09

ACCOUNT NUMBER 1008

MIN. BAL. TIERS\APYS AS OF 07-01-09  
\$225,000+ \ 1.75% | \$100,000+ \ 1.25%  
\$ 50,000+ \ 1.00% | \$ 10,000+ \ 0.75%

ACCOUNT SUMMARY	<u>BALANCE 06-10-09</u>	<u>CHECKS/WITHDRAWALS</u>	<u>DEPOSITS/ADDITIONS</u>	<u>BALANCE 07-13-09</u>
	4,551.12	103.00	104.03	4,552.15

INTEREST EARNED IN STATEMENT PERIOD 1.03  
ANNUAL PERCENTAGE YIELD EARNED .25%

**OTHER WITHDRAWALS AND CHARGES**

<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>
0619	103.00	TRANSFER WITHDRAWAL			
		TRANSFER TO 1852387588			

**DEPOSITS AND OTHER ADDITIONS**

<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>
0618	103.00	DEPOSIT	0713	1.03	INTEREST PAID

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1-800-823-2265. TDD 612-339-3075. THANK YOU FOR BANKING WITH TCF. NSF\OVERDRAFT FEE IS \$35.

Dennis E. Hecker  
Service List  
Bky No. 09-50779

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

Dennis E. Hecker,  
Debtor.

Case No. BKY 09-50779  
Chapter 11 Case

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**CERTIFICATE OF SERVICE**

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Kendall L. Bader, under penalty of perjury, states that on August 28, 2009, he caused to be served the following:

1. Debtor's Verified Response to Chrysler Financial's Motion Objecting to the Debtor's Claimed Homestead Exemption;
2. Certificate of Service; and
3. Proposed Order.

by sending true and correct copies via ECF to the parties on the attached list.

Dated: August 28, 2009

/s/ Kendall L. Bader

Kendall L. Bader

Dennis E. Hecker  
Service List  
Bky No. 09-50779

<b>SERVICE VIA ECF</b>	United States Rent A Car and Maria Romano c/o Jamie R. Pierce Hinshaw & Culbertson, LLP 333 South Seventh Street, #2000 Minneapolis, MN 55402 <a href="mailto:jpierce@hinshawlaw.com">jpierce@hinshawlaw.com</a>	Nauman & Tansey, P.A. 4545 IDS Center 80 South Eighth Street Minneapolis, MN 55402 <a href="mailto:mlmeyer@ravichmeyer.com">mlmeyer@ravichmeyer.com</a>
U.S. Trustee's Office 1015 US Courthouse 300 S Fourth St Minneapolis MN 55415 <a href="mailto:ustpreion12.mn.ecf@usdoj.gov">ustpreion12.mn.ecf@usdoj.gov</a>	Chrysler Financial Services Americas, LLC, f/k/a DaimlerChrysler Financial Services Americas, LLC c/o Stephen F. Grinnell Gray, Plant, Mooty, Mooty & Bennett, P.A. 500 IDS Center 80 South Eighth Street Minneapolis, MN 55402 <a href="mailto:stephen.grinnell@gpmlaw.com">stephen.grinnell@gpmlaw.com</a>	GE Money Bank c/o Recovery Management Systems Corp. Attn: Ramesh Singh 25 S.E. Second Avenue, #1120 Miami, FL 33131-1605 <a href="mailto:claims@recoverycorp.com">claims@recoverycorp.com</a>
Randall L. Seaver U.S. Trustee Portland Corporate Center 12400 Portland Avenue South, #132 Burnsville, MN 55337 <a href="mailto:rlseaver@fullerseaverramette.com">rlseaver@fullerseaverramette.com</a>	Chrysler Financial Services Americas LLC, f/k/a DaimlerChrysler Financial Services Americas, LLC c/o Craig E. Reimer Mayer Brown, LLP 71 South Wacker Drive Chicago, IL 60606 <a href="mailto:creimer@mayerbrown.com">creimer@mayerbrown.com</a>	HSBC Bank Nevada, N.A. c/o Patti H. Bass Bass & Associates, P.C. 3936 E. Ft. Lowell Road, #200 Tucson, AZ 85712-1083 <a href="mailto:ecf@bass-associates.com">ecf@bass-associates.com</a>
Randall L. Seaver c/o Matthew R. Burton Matthew R. Burton Esq. Leonard, O'Brien, Spencer, Gale & Sayre 100 South Fifth Street, #2500 Minneapolis MN 55402 <a href="mailto:mburton@losgs.com">mburton@losgs.com</a>	Chrysler Financial Services Americas, LLC, f/k/a DaimlerChrysler Financial Services Americas, LLC c/o Marilyn J. Washburn Riezman Berger, P.C. 7700 Bonhomme, 7 <sup>th</sup> Floor St. Louis, MO 63105 <a href="mailto:MN_bank@riezmanberger.com">MN_bank@riezmanberger.com</a>	Associated Bank c/o Joseph W. Lawver Messerli & Kramer P.A. 1400 Fifth Street Towers 100 South Fifth Street Minneapolis MN 55402-1217 <a href="mailto:jlavver@messerlikramer.com">jlavver@messerlikramer.com</a>
Randall L. Seaver c/o Gordon B. Conn Jr. Kalina, Wills, Gisvold & Clark & PLLP 6160 Summit Drive, Suite 560 Minneapolis MN 55430 <a href="mailto:conn@kwgc-law.com">conn@kwgc-law.com</a>	Crown Bank c/o Thomas J. Lallier Jeffrey D. Klobucar Foley & Mansfield, P.L.L.P. 250 Marquette Avenue, #1200 Minneapolis MN 55401 <a href="mailto:tlallier@foleymansfield.com">tlallier@foleymansfield.com</a> <a href="mailto:jklobucar@foleymansfield.com">jklobucar@foleymansfield.com</a>	VISIONBank c/o Bruce H. Carlson McNair, Larson & Carlson, Ltd. 51 Broadway, #600 Fargo, ND 58102 <a href="mailto:bruce.carlson@mlcfargolaw.com">bruce.carlson@mlcfargolaw.com</a>
U.S. Bank National Association c/o Monica Clark Dorsey & Whitney, LLP 50 South Sixth Street, #1500 Minneapolis, MN 55402-1498 <a href="mailto:clark.monica@dorseylaw.com">clark.monica@dorseylaw.com</a>	JPMorgan Chase Bank, N.A. c/o Matthew A. Swanson Leonard, Street and Deinard, PA 2300 Fifth Street Towers 150 South Fifth Street Minneapolis MN 55402 <a href="mailto:matthew.swanson@leonard.com">matthew.swanson@leonard.com</a>	Blackstone Financial, LLC c/o Brad A. Sinclair Serkland Law Firm 10 Roberts Street P.O. Box 6017 Fargo, ND 58108-6017 <a href="mailto:bsinclair@serklandlaw.com">bsinclair@serklandlaw.com</a>
Hyundai Capital America c/o Connie A. Lahn David E. Runck Fafinski Mark & Johnson, PA 400 Flagship Corporate Center 775 Prairie Center Drive Eden Prairie, MN 55344 <a href="mailto:connie.lahn@fmjlaw.com">connie.lahn@fmjlaw.com</a> <a href="mailto:david.runck@fmjlaw.com">david.runck@fmjlaw.com</a>	Toyota Financial Savings Bank Toyota Motor Credit Corporation c/o Michael L. Meyer Ravich Meyer Kirkman McGrath	TCF National Bank c/o Robert G. Parish Faegre & Benson, LLP 2200 Wells Fargo Center 90 South Seventh Street Minneapolis, MN 55402-3901 <a href="mailto:rparish@faegre.com">rparish@faegre.com</a>

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

Dennis E. Hecker,

Debtor.

Case No. BKY 09-50779

Chapter 11 Case

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**ORDER DENYING CHRYSLER FINANCIAL'S MOTION OBJECTING TO THE  
DEBTOR'S CLAIMED HOMESTEAD EXEMPTION**

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Chrysler Financial Services Americas LLC, f/k/a DaimlerChrysler Financial Services Americas LLC's ("Chrysler Financial's") Motion Objecting to the Debtor's Claimed Homestead Exemption (the "Motion") came on for a hearing before the undersigned United States Bankruptcy Judge. Appearances are noted on the record. All capitalized terms not otherwise defined in this Order have the meaning ascribed to them in the Motion.

Based upon the arguments of counsel, all the files, records and proceedings herein, the Court being advised in the premises in the Court's findings of fact and conclusions of law, if any, have been stated orally and recorded in open court following the close of argument:

IT IS HEREBY ORDERED,

1. Chrysler Financial's Motion is denied.

Dated: \_\_\_\_\_, 2009

\_\_\_\_\_  
United States Bankruptcy Judge